

Prescription Drug Benefits

For the
Department of Defense
Nonappropriated Fund
Health Benefits Program



Easy-to-use
prescription drug
benefits that
focus on your
total health.

Three Tier Copay/Open Formulary Plan

Follow these simple steps to receive your covered prescription medications:

1 Talk to your doctor about the medications prescribed for you. Ask if they are covered brand-name or generic medications and if they are included on the Aetna formulary. These factors may determine how much you will pay for your prescription.

2 Take your prescription and ID card to any participating pharmacy. Our Network includes more than 52,000¹ chain and independent retail pharmacies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. This includes pharmacies like CVS/pharmacy® and Walgreens.

Or you can use our Aetna Rx Home Delivery® service — a fast, easy way to fill the prescriptions you take regularly.

To find a local participating pharmacy or to learn more about the Aetna Rx Home Delivery mail-order service, visit our website www.AetnaPharmacy.com. You can also call the Member Services number on your ID card.

3 Pay the appropriate copay.

RETAIL PHARMACY COPAYS UP TO A 30-DAY SUPPLY

Tier One	Covered generic drugs	\$10 Copay
Tier Two	Covered brand-name drugs on our Preferred Drug List	\$25 Copay
Tier Three	Covered brand-name drugs <i>not</i> on our Preferred Drug List	\$35 Copay

MAIL-ORDER DELIVERY COPAYS UP TO A 90-DAY SUPPLY

Tier One	Covered generic drugs	\$20 Copay
Tier Two	Covered brand-name drugs on our Preferred Drug List	\$40 Copay
Tier Three	Covered brand-name drugs <i>not</i> on our Preferred Drug List	\$60 Copay

4 Receive up to a 30-day supply of covered medicines at a participating retail pharmacy (or a 31- to 90-day supply through mail-order delivery).

5 There are no claim forms to complete when you go to a participating pharmacy. Participating pharmacists will file claim forms electronically for you, and they can call our toll-free provider helpline 24 hours a day, 7 days a week for answers to benefits questions.

Preferred Drug List (Formulary)

Our Preferred Drug List is a catalog of the prescription medications covered on a preferred basis, based on your prescription drug benefits plan. The list is reviewed regularly by medical and pharmacy professionals. Medications on the list are selected based on quality and cost-effectiveness and includes generic and brand-name medications that are approved by the U.S. Food and Drug Administration (FDA). You may view the list at www.aetna.com.

Or, you can request a hard copy of the *Aetna Preferred Drug Guide* by contacting our Member Services department at 1-888-982-3862.

We also make this information available to physicians and other health care professionals so they can consider alternatives, if your medication is not on our Preferred Drug List.

Drugs on our Preferred Drug List are called “preferred drugs,” and they are generally covered at lower copayments than drugs not on the list (called “nonpreferred drugs”). The medications listed on the Preferred Drug List are subject to change in accordance with applicable state law.

You can find out how medications are selected for the Preferred Drug List by accessing our website at www.aetna.com/formulary.

CVS/pharmacy is a registered trademark of CVS Corporation.

¹Aetna Region Network Profile (1/1/05).

DoD 05-0265 (9/2005)

We want you to knowSM



Using Generic Drugs May Save You Money

Generic medications have been approved by the FDA as safe and effective. They contain the same active ingredients in the same amounts as the brand-name products, although generics may be a different color, shape or size. When appropriate, your doctor can substitute a generic medication for a brand-name medication.

Discount Program for Smoking Cessation Products

Your prescription drug plan also includes a Discount Program for Smoking Cessation Products. With a valid prescription, you may purchase nicotine replacement products (such as patches and inhalers) at participating pharmacies or through the Aetna Rx Home Delivery Program. You pay 100% of the *negotiated* cost of these products, which is lower than the retail price you would normally have to pay.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

If you need this material translated into another language, please call Member Services at 1-888-982-3862.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-982-3862.

Aetna receives rebates from the manufacturers of many drugs, including many that are on the Preferred Drug List. These rebates do not reduce the amount you pay for an individual prescription drug. However, they help control the overall costs of prescription drug coverage. Also, in some cases, if you need to pay a percentage of the cost of the drug or an amount to meet a deductible, your costs may be higher for a "preferred drug" than they would be for a "nonpreferred drug." You can find out more about the terms and limitations on your plan by reading your plan documents. Aetna members can also contact Member Services.

Health benefits plans and pharmacy plans contain exclusions and some benefits are subject to limitations and visit maximums. Consult the plan documents (Booklet, Booklet Certificate) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan.

With the exception of Aetna Rx Home Delivery, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through mail order. The charges that Aetna negotiates with Aetna Rx Home Delivery may be higher than the cost those pharmacies pay for the drugs and the costs of their mail-order pharmacy services. For these purposes, Aetna Rx Home Delivery's cost of purchasing drugs takes into account discounts, credits and other amounts that those pharmacies may receive from wholesalers, manufacturers, suppliers and distributors.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna arranges for the provision of health care services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcomes. The availability of a plan or program may vary by geographic service area and by plan design. This plan contains exclusions, and some benefits are subject to limitations or visit maximums. While this material is believed to be accurate as of the print date, it is subject to change.

Aetna Rx Home Delivery — Mail-order services to make your life a little easier

Mail-order delivery offers a simpler way to get the medications you take regularly to treat chronic conditions or diseases such as arthritis, asthma, diabetes and high cholesterol. Aetna Rx Home Delivery lets you order prescription medications by mail and have them delivered directly to your home.

- **Quick, confidential and free** shipping of your maintenance medications to any location of your choice.
- **Toll-free customer assistance** to help you get the most from your pharmacy benefits.
- **A simple, two-step process** for ordering medications, including option to request refills online.
- **Registered pharmacists** who check all prescriptions for accuracy and can answer questions about your medication. They are available 24 hours a day, 7 days a week, in case of emergency.
- **Potential cost savings** You may save the cost of two retail copayments on your prescriptions for supplies greater than 30 days (up to 90 days, if authorized by your physician) by ordering medications through Aetna Rx Home Delivery.

Learn more about
Aetna prescription
drug benefits at
www.AetnaPharmacy.com

After you've enrolled, you can also
contact Member Services:

Online: Send a secure e-mail message
by selecting "Contact Us" on our
member website at www.aetna.com.

Phone: Call us at the toll-free Member
Services number on your Aetna ID card.